

Accessing care in the U.S.

Expat or inpat, we'll help you keep your global workforce happy and healthy.



Globally-mobile employees and their families rely on you to provide medical coverage wherever they're working. Whether your employees are home for the holidays or coming into the U.S. for a long-term business assignment, our members have access to some of the largest and most respected networks in the U.S., including the Cigna PPO, Aetna Open Choice PPO, or PHCS networks. We also make sure members have access to an outstanding Pharmacy Benefits Manager, CVS Health, for prescription drug coverage. We'll help you explore options and make a recommendation so that your network fits the personal, travel, and health needs of your employees.

MetLife will recommend the network that best meets the needs of your employees, including:

- **Aetna Open Choice PPO** — one of the largest U.S. PPO networks with nearly 1 million healthcare providers
- **Cigna PPO** — extensive network of more than 900,000 healthcare providers
- **Multi-plan/PHCS** — the largest independent national primary and complementary PPO network

Plus, specialized care comes from the biggest names in advanced medicine, including Mayo Clinic, Johns Hopkins University, and The University of Pennsylvania Health Systems.

Always in touch.

Speaking with medical professionals is as easy as making a toll-free call. We're available 24/7 to provide the answers that members need. Plus, with eBenefits, our secure online portal, your employees have access to their benefit coverage, claims payment information, and valuable online resources wherever and whenever they may need them.

More coverage. More flexibility. Less disruption.

Offering an extensive network with the potential of over 1 million providers minimizes member disruption, making it easier for members to continue receiving care from the same physicians and facilities they're most familiar and comfortable with.

Access to prescriptions anywhere in the world.

Member convenience and peace of mind is our number one priority. That's why MetLife features:

- One of the largest pharmacy benefit programs with more than 68,000 retail pharmacies complemented by mail order services
- Upon provider approval, employees traveling to countries where their prescription is not available locally can receive a 12-month supply written and fulfilled by a U.S. pharmacy
- Unmatched purchasing scale with more than 850 million prescriptions filled annually
- Medication management programs that lead to improved health outcomes by better engaging members in the management of costly chronic conditions

We support healthy living.

At MetLife, we believe prevention is just as powerful as, if not more powerful than, treatment. We encourage wellness and healthy, active lifestyles around the globe through a variety of ways:



International Employee Assistance Program (IEAP)¹



Remote Second Medical Opinion²



Telemedicine³



Online Wellness⁴



Chronic Disease Management



Maternity Care⁵



Health and Wellness Toolkits

For more information, contact your MetLife Account Executive today.
[MetLifeWorldwide.com](https://www.MetLifeWorldwide.com)

1. International Employee Assistance Program provided through a vendor not affiliated with MetLife.

2. Remote Second Medical Opinion services provided through a vendor not affiliated with MetLife.

3. Telemedicine services provided through a vendor not affiliated with MetLife.

4. Service provided through vendors not affiliated with MetLife.

5. Subject to applicable legal, contractual, and regulatory restrictions.

Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife representative for costs and complete details.

MetLife's worldwide benefits products are underwritten by Delaware American Life Insurance Company, a MetLife affiliate domiciled at 600 North King Street, Wilmington, DE 19801, and other affiliates.

